

Information to identify the case:			
Debtor 1:	<u>Egly N Valenzuela</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-21302-VFP		
	Social Security number or ITIN: xxx-xx-4504 EIN: --_--		
	Social Security number or ITIN: ____ EIN: --_--		
	Date case filed for chapter: 13 6/4/18		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Egly N Valenzuela	
2. All other names used in the last 8 years		
3. Address	360 River Road, Apt. B Nutley, NJ 07110	
4. Debtor's attorney Name and address	David G. Beslow Goldman & Beslow, LLC 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Contact phone 973-677-9000
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/5/18

For more information, see page 2

Case number 18-21302-VFP

Location:
Office of the US Trustee, 1085 Raymond Blvd.,
One Newark Center, Suite 1401, Newark, NJ
07102-5504

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Filing deadline: 30 days after the conclusion of the meeting of creditors

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Egly N Valenzuela
 Debtor

Case No. 18-21302-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309I

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 Total Noticed: 40

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db
 517572073 +Egly N Valenzuela, 360 River Road, Apt. B, Nutley, NJ 07110-3613
 517572084 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road,
 Southfield, MI 48034)
 517572080 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359
 517572079 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 517572082 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 517572083 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
 517572085 Credit Acceptance, Silver Triangle Building, 25502 West Twelve Mile Road,
 Southfield, MI 48034
 517572086 Credit Acceptance c/o, Morgan Bornstein & Morgan, 1236 Brace Road, Suite K,
 Cherry Hill, NJ 08034-3269
 517572088 +++DITECH, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 517572089 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517572090 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
 517572092 +Experian, P.O. Box 4500, Allen, TX 75013-1311
 517572091 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 517572095 +Green Knoll Condominium Association c/o, Stark and Stark, 993 Lenox Drive,
 Lawrence Township, NJ 08648-2389
 517572096 +Green Knolls Condominium Association, PO Box 364, Hamburg, NJ 07419-0364
 517572097 +Gren Knoll Condominium Association, c/o Stark & Stark, P.O. Box 5315,
 Princeton, NJ 08543-5315
 517572103 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08602-0269
 517572104 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
 517572105 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
 517572106 +Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606-6429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: yrodriguez@goldmanlaw.org Jun 05 2018 23:13:40 David G. Beslow,
 Goldman & Beslow, LLC, 7 Glenwood Avenue, Suite 311B, East Orange, NJ 07017
 tr +E-mail/Text: BNC@magtrustee.com Jun 05 2018 23:15:26 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 05 2018 23:14:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 05 2018 23:14:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517572074 EDI: BANKAMER.COM Jun 06 2018 02:53:00 Bank of America, Po Box 982238,
 El Paso, TX 79998
 517572075 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 517572076 +EDI: TSYS2.COM Jun 06 2018 02:53:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 517572078 EDI: CAPITALONE.COM Jun 06 2018 02:53:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 517572077 +EDI: CAPITALONE.COM Jun 06 2018 02:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 517572081 +EDI: CONVERGENT.COM Jun 06 2018 02:53:00 Convergent Outsourcing, Inc, Po Box 9004,
 Renton, WA 98057-9004
 517572087 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 05 2018 23:14:23 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 517572093 +EDI: AMINFOFP.COM Jun 06 2018 02:53:00 First Premier Bank, Po Box 5524,
 Sioux Falls, SD 57117-5524
 517572094 +EDI: AMINFOFP.COM Jun 06 2018 02:53:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 517572098 EDI: IRS.COM Jun 06 2018 02:53:00 Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114-0326
 517572099 +EDI: FORD.COM Jun 06 2018 02:53:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 517572100 +EDI: FORD.COM Jun 06 2018 02:53:00 Lincoln Automotive Financial Service,
 Po Box 542000, Omaha, NE 68154-8000
 517572102 +E-mail/Text: clientservices@simonsagency.com Jun 05 2018 23:15:22 Simons Agency, Inc.,
 4963 Wintersweet Dr, Liverpool, NY 13088-2176
 517572101 +E-mail/Text: clientservices@simonsagency.com Jun 05 2018 23:15:22 Simons Agency, Inc.,
 Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
 517572107 +EDI: WFFC.COM Jun 06 2018 02:53:00 Wells Fargo Bank, Po Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-2

User: admin
Form ID: 309I

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Total Noticed: 40

Date Rcvd: Jun 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:
NONE.

TOTAL: 0